

Notice of Allowability	Application No.	Applicant(s)	
	10/581,987	STOCKTON ET AL.	
	Examiner	Art Unit	
	Robert R. Niquette	3695	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--
All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to claims submitted 12-10-2009.
2. ☒ The allowed claim(s) is/are 1-16.
3. ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☒ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. |
| 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____. |

/Robert R Niquette/
Examiner, Art Unit 3695

Detailed Action

This communication is in response to Applicant's communications filed on 12-10-2009. Claims 1-16 are pending in this application.

Allowable Subject Matter

The following is a statement of reasons for the indication of allowable subject matter:

The prior art of record (US6058378, *Clark et al*) teaches:

at least one data processing device of a data computing system accessing, from memory coupled to said at least one data processing device, instructions causing said at least one data processing device to upload an electronic copy of a payment, contract upon which an international trade receivables transaction is dependent;

said at least one data processing device accessing, from said memory, instructions causing said at least one data processing device to cause a disposition of said required documents to be denoted as being discrepant or acceptable;

said at least one data processing device accessing, from said memory, instructions causing said at least one data processing device to cause a description corresponding to a corresponding discrepancy to be specified;

said at least one data processing device accessing, from said memory, instructions causing said at least one data processing device to cause revised versions of discrep-

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ant portions of said required documents to be individually re-submitted to the designated recipient whereby documents denoted as being acceptable need not be resubmitted.

Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach:

said at least one data processing device accessing, from said memory, instructions causing said at least one data processing device to prepare a transaction information portfolio including documents required for settlement of the international trade receivables transaction, wherein preparing the transaction information portfolio includes selecting said required documents dependent upon a type of the payment contract and wherein said required documents comprise transaction information for the international trade receivables transaction;

said at least one data processing device accessing, from said memory, instructions causing said at least one data processing device to perform system-managed verification that said transaction information is compliant with an international banking standard in accordance with which information: of the payment contract is reviewed in response to determining that all of said documents are denoted as being acceptable;

and said at least one data processing device accessing, from said memory, instructions causing said at least one data processing device to bundle said required documents whereby an association is provided between said required documents in re-

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sponse to verifying that said transaction information is compliant with the international banking standard.

For these reasons claims 1 and 9 are deemed to be allowable over the prior art of record and claims 2-8 and 10-16 are allowed by dependency on an allowed claim.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

Additional prior art made of record and not relied upon that is considered pertinent to applicant's disclosure can be found on the attached PTO-892. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Robert R. Niquette whose telephone number is 571-270-3613. The examiner can normally be reached on Monday through Thursday, 5:30 AM to 4:00 PM EDT.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle can be reached on 571-272-6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, <http://portal.uspto.gov/external/portal/pair>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Robert R. Niquette/
Examiner, AU 3695
3-3-2010

/Charles R. Kyle/
Supervisory Patent Examiner, Art Unit 3695